

step was to give the collaterals that I had placed with them to the Bank. The Bank then entered my property and collected the rents. They ordered Mr. Bain, the Bank Solicitor, to sell the property under the mortgage, *and he did so*, although I asked some of your Directors not to interfere but hold the mortgage for me, but they seemed determined to assist Taylor & Oates to ruin me, and they have done so, as I have neither a house for my family to live in, a chair to sit on, nor a bed to lay on, neither money nor food, but as I get from others, as some of your Directors know, and worse than all, I have been for over five months laid up with a broken thigh; for ten weeks in bed, and the balance of time hobbling around as best I could on crutches, (and now after two years and three months I am still a cripple), and am unable to do anything, but like Job, exercise patience, 'consider *then these things*.'

Most of your Directors have known me for thirty years. What has been my character? Was I known to you, or any of you, as a *cheat*? as a liar? a defrauder of banks, or private citizens? or that I ever dealt unjustly? Then, why do you assist and make it easy for Taylor & Oates to defraud me? Is it because they are sharpers and have succeeded in pulling the wool over your eyes? Deception is right in their line, for did they not take from Chisholm & Sproule 23,000 bushels of barley and sell the same at 6 cents per bushel more than they returned them? or, did they not take John Steele's barley, (of Bolton), on commission, and sell early in the Fall for 98 cents per bushel unknown to him, and persuaded him to hold the *barley already sold* for a rise, and five months after, they returned him 86 cents per bushel and charged him *Interest, Commission, Insurance and Storage*? Again, did they not buy J. W. Cannon's barley in Oswego, for \$1.28 and return him account of sales at 65 cents? Then, after the death of J. W. Cannon, sued his estate for \$10,500, when I know that when Cannon was living Taylor would have given him \$2,000 to settle the account. The Court gave Cannon's brother an order to go to Oswego, and find out at what price the barley was sold, and who bought it. Taylor went to Oswego, and prevented Irwin & Sloan from giving any information. Our Court having no jurisdiction in the United States they were, of course, baffled by Taylor. Taylor refused in every case to produce account of sales, purchases and receipts for money paid out or who bought the goods. Judge Rose gave judgment against Cannon for \$10,500, when previous to this, Judge Galt threw it out of Court as a fraud, but as Cannon is dead, he has not yet returned to pay it.

Again. Two farmers, named Campbell and Mulholland, in Vaughan, gave Taylor \$1,000 margin to buy 10,000 bushels of wheat. The wheat they never bought, but all the same charged interest, insurance, commission, storage, making a loss of about 7 cents per bushel.

Another farmer had a car of wheat in their hands which sold for \$1.11; they returned him 1.05.

They charged against me \$2,900 insurance, when they paid less than \$300.

They charged me \$1,700 for stationery and rent of their office,